

Information to identify the case:

Debtor 1 **Chesley J. Terrill Jr.**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8693**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **WESTERN DISTRICT OF**
PENNSYLVANIA

Date case filed for chapter **7 6/18/19**Case number: **19-10617-TPA****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chesley J. Terrill Jr.	
2. All other names used in the last 8 years		
3. Address	22239 Highway 18 Conneautville, PA 16406	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Tamera Ochs Rothschild 318 W. Spring Street Titusville, PA 16354	Contact phone 814-827-2760 Email: trothschild@gmx.com

For more information, see page 2 >

Debtor **Chesley J. Terrill Jr.**

Case number **19-10617-TPA**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 814-464-9740</p> <p>Date: 7/31/19</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>September 10, 2019 at 02:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Assembly Room, Crawford County Courthouse, Meadville, PA 16335</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 11/12/19</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Chesley J. Terrill Jr.
Debtor(s)

Bankruptcy Case No.: 19-10617-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: July 31, 2019

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Chesley J. Terrill, Jr.
 Debtor

Case No. 19-10617-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut
 Form ID: 309A

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db
 15072420 +Chesley J. Terrill, Jr., 22239 Highway 18, Conneautville, PA 16406-5649
 15072421 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 15081060 +Anesthesia Consultants of Meadville, 1034 Grove Street, Meadville, PA 16335-2945
 15072422 +Anesthesia Consultants Inc, PO Box 74751, Cleveland, OH 44194-0834
 15072422 +Ashtabula County Medical Center, 2420 Lake Avenue, Ashtabula, OH 44004-4970
 15072424 +Citifinancial, PO Box 6217, Sioux Falls, SD 57117-6217
 15072425 +Citimortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243
 15072426 +Clinical Medical Services Company LLC, PO Box 92237, Cleveland, OH 44193-0003
 15072429 +Conneaut Valley Health Center, PO Box 6100, Hermitage, PA 16148-1000
 15081061 +Emergency Prof. Services, Inc., PO Box 740021, Cincinnati, OH 45274-0021
 15072433 +Goodyear Tire / Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 15072435 +Health Care Solutions, PO Box 105760, Atlanta, GA 30348-5760
 15081063 +JP Recovery Services Inc, PO Box 16749, Rocky River, OH 44116-0749
 15072438 +PA Liberty St Emergency Physicians LLC, 751 Liberty Street, Meadville, PA 16335-2559
 15085324 +Pathology Consultants LLC, PO Box 74578, Cleveland OH 44194-0002
 15072440 +Sears / Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
 15072441 +Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007
 15072442 #+Stairways Behavioral Health, 847 North Main Street, Meadville, PA 16335-2668
 15072444 +The Ashtabula Clinic, 2422 Lake Avenue, Ashtabula, OH 44004-4982
 15081065 +USA Radiology of Pennsylvania, PO Box 790126, Dept. 5627, Saint Louis, MO 63179-0126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: dan@mrdebtbuster.com Aug 01 2019 03:24:19 Daniel P. Foster,
 Foster Law Offices, PO Box 966, Meadville, PA 16335
 tr +EDI: BTOROTHCHILD.COM Aug 01 2019 07:08:00 Tamara Ochs Rothschild, 318 W. Spring Street,
 Titusville, PA 16354-1659
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2019 03:25:30 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Aug 01 2019 03:25:36
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Aug 01 2019 07:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15085323 +E-mail/Text: amccoyams@yahoo.com Aug 01 2019 03:25:52 Affiliated Management Services Inc,
 PO Box 2119, Mission KS 66201-1119
 15072423 +EDI: CAPITALONE.COM Aug 01 2019 07:08:00 Capital One Bank Usa NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 15072427 +EDI: WFNNB.COM Aug 01 2019 07:08:00 Comenity Bank / Wayfair, PO Box 182789,
 Columbus, OH 43218-2789
 15072428 +EDI: WFNNB.COM Aug 01 2019 07:08:00 Comenity Capital Bank / Overstock, PO Box 182120,
 Columbus, OH 43218-2120
 15072430 +E-mail/Text: rkiser@co.crawford.pa.us Aug 01 2019 03:25:53 Crawford County Tax Claim Bureau,
 903 Diamond Park, Meadville, PA 16335-2694
 15072431 EDI: DISCOVER.COM Aug 01 2019 07:08:00 Discover Financial Services LLC, PO Box 15316,
 Wilmington, DE 19850
 15072432 E-mail/Text: eblymiller@fidelitycollections.com Aug 01 2019 03:24:28
 Fidelity Properties Inc, 885 South Sawburg Avenue, Alliance, OH 44601
 15081062 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 01 2019 03:25:47 First Energy,
 5001 Nasa Boulevard, Fairmont, WV 26554-8248
 15072434 +E-mail/Text: bankruptcy@avadynehealth.com Aug 01 2019 03:24:36 H & R Accounts Inc,
 7017 John Deere Parkway, Moline, IL 61265-8072
 15072436 +E-mail/Text: mwetherbee@mmchs.org Aug 01 2019 03:26:05 Meadville Medical Center,
 1034 Grove Street, Meadville, PA 16335-2945
 15081064 +E-mail/Text: Bankruptcy@natfuel.com Aug 01 2019 03:25:39 National Fuel, 1100 State Street,
 Erie, PA 16501-1912
 15072437 +E-mail/Text: blegal@phfa.org Aug 01 2019 03:25:43 Pa Housing Finance Agency,
 2101 North Front Street, Harrisburg, PA 17110-1086
 15072439 +EDI: RMSC.COM Aug 01 2019 07:08:00 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 15072443 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synco / Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 15073013 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15072445 +EDI: CITICORP.COM Aug 01 2019 07:08:00 The Home Depot / Cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497
 15072446 +E-mail/Text: bankruptcydepartment@tsico.com Aug 01 2019 03:26:21
 Transworld Systems Inc / 51, PO Box 15273, Wilmington, DE 19850-5273
 15072447 +EDI: BLUESTEM Aug 01 2019 07:08:00 Webbank / Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0315-1

User: mgut
Form ID: 309A

Page 2 of 2
Total Noticed: 43

Date Rcvd: Jul 31, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Chesley J. Terrill, Jr. dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 3